



Exploring the Dynamics of Housing Demand Preferences in Ilorin, Nigeria

Chukwudum Theophilus Muoneke ^{a*}

^a University of Miami, Miami, United States.

Author's contribution

The sole author designed, analysed, interpreted and prepared the manuscript.

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ABSTRACT

This study investigates housing demand preferences in Ilorin, one of Nigeria's rapidly growing metropolises. Ilorin presents a unique case for urban housing analysis, covering an area of approximately 100 km² and situated between the densely populated southwest and the sparsely populated middle belt. Using a mixed-method approach, data were collected through a survey of 494 individuals, document analysis, and field observations. Respondents were selected using a stratified random sampling technique, ensuring representation from Ilorin East, Ilorin South, and Ilorin West. The survey focused on socioeconomic and demographic characteristics, housing types, income levels, and ownership statuses. The findings reveal that most respondents live in family compounds (42.4%), followed by those in 3-bedroom flats (16.8%) and single-room accommodations (14.2%). Income distribution is varied, with 25.3% of respondents earning above N80,000 monthly. Most respondents (65.9%) are homeowners, while 33.9% are tenants. The socioeconomic analysis shows that respondents generally have a moderate educational background and have resided in Ilorin for an average of 5.36 years. The mean age, marital status, and employment status suggest middle ranges within their respective categories. The study highlights the significant impact of income levels, employment opportunities, and access to credit on housing preferences. Urbanization and poverty are identified as critical factors driving the demand

*Corresponding author: Email: ikpurirukevwe@gmail.com;

for housing, as people migrate from rural areas to urban centers in search of better opportunities, leading to increased congestion and housing deficits in cities. Infrastructure development, such as transportation networks and public services, significantly influences housing choices, emphasizing the need for strategic urban planning. This research underscores the importance of government policies related to land tenure, housing finance, and urban planning in shaping housing demand.

Keywords: Housing access; affordable housing; homeownership; affordability.

1. INTRODUCTION

Nigeria, the most populous country in Africa, is witnessing significant transformations in its housing sector. As urbanization accelerates and the population continues to expand, the demand for housing is evolving in complex ways. Several studies have stressed the need for better access to housing in Nigeria [1,2]. This article explores housing demand preferences in Nigeria, shedding light on the factors contributing to these shifts and their implications for the country's housing landscape. Housing is a foundational human need, often placed just after food in terms of importance. Yet, the nuances of housing preferences, financial abilities, and affordability vary widely among individuals. Factors like income, personal needs, and the quest for security mainly influence such variations. Despite these variances, housing demand remains relatively inelastic. This means that even if prices fluctuate, the demand remains steady because people always need a place to live.

Consequently, a perpetual high demand exerts constant pressure on the housing supply. Numerous elements play into this dynamic, with government policies being crucial in influencing housing availability. Additionally, the steady rise in rural-to-urban migration, especially in Nigeria, has further heightened the demand for housing in major cities and urban regions. Housing is one of several basic needs that are necessary and major components of socioeconomic growth. It is also a factor required to measure societal development. Hence, this has consequently made it crucial to examine the choice influencing the demand preference of individuals in response to environmental growth [3]. Housing is a reflector of the occupier's lifestyles and their identities. Over time, the consumption preference evolved from conservative to classical buildings and structures. This also varies by individual desires and purposes of construction [4]. Other factors influencing the preference may include the proximity to places of work, the security level

of the area of choice, availability of social amenities, and closeness to shopping facilities. Affordable housing has economic and welfare effects on the development of a society. He postulated that economically, housing contributes mainly to the fixed capital formation, employment, and substantial backward and forward linkages with the rest of the economy [5,6]. Housing demand is described as the ability or willfulness of the consumer to pay for a particular place of habitation depending upon such consumer's income based on affordability, the house style, location preferences, and amenities. The supply required for housing involves using land, labor, and various inputs such as electricity and building materials. The cost of these inputs determines the quantity of the new supply, the price of the existing stock of houses, and the technology of production. Other observed factors that influence housing preference include inaccessibility to funds such as loans and mortgages, scarcity of building materials, exchange rate, indigenous landowners, and so on. which have contributed significantly to the prices and affordability of housing in Nigeria [7].

Furthermore, the growing preference for an urban living can be attributed to factors such as employment prospects, urban amenities, and diverse consumption opportunities. As a result, housing shortages have become more prevalent in urban areas. Many individuals, limited by their socioeconomic backgrounds, reside in subpar housing due to the escalating costs of quality homes. Additionally, the intricate procedures and extended timelines associated with housing transactions in Nigeria further complicate the demand. Engaging in housing deals often involves significant fees for legal consultations, surveys, and other professional services. These cumulative costs can hinder individuals from purchasing or renting homes, exacerbating the housing supply deficit.

Therefore, this study explores housing preferences in Nigeria, discussing the

determinants that shape consumers' choices and the distinct needs of various household categories. Understanding these preferences allows us to tailor housing designs to diverse demographics, including low-income households, families with children, and older adults.

2. REVIEW OF RELEVANT LITERATURE

One of the key drivers of changing housing demand preferences in Nigeria is the ongoing urbanization process [8,9]. The shift from rural to urban areas has resulted in a surge in demand for urban housing as people seek better economic opportunities and improved living standards in cities. This shift is influencing the type, size, and location of housing units preferred by Nigerians [10]. Housing policy is crucial in steering national development, as demonstrated by the 1991 policy addressing housing concerns [11]. In line with the United Nations Habitat Agenda, everyone deserves access to safe, clean, and affordable housing as a fundamental human right. Yet, despite the Nigerian government's dedicated initiatives, housing supply remains an ongoing and significant challenge.

2.1 Nigeria Housing Policy and Program

According to the National Housing Agency, various effective strategies have been devised to facilitate housing delivery. These strategies emphasize active engagement with various stakeholders, underlining the consensus that successful housing delivery necessitates collaborative efforts involving multiple stakeholders. The implementation of the 1991 policy is strategically fortified by fostering collaborative public-private partnerships, thereby ensuring a robust foundation for sustainable development. This policy approach operates within a multifaceted framework, encompassing vertical interactions across the three government tiers and horizontal collaborations involving various stakeholders in planning and innovation. This strategic orchestration effectively curtails the government's direct involvement in construction while accentuating the pivotal role of private partners in furnishing housing and related services. Central to this policy is eliminating inhibiting factors, including but not limited to affordability challenges, the constraints imposed by the Land Use Act, and impediments to financial access [12]. Through these concerted efforts, the 1991 policy underscores a comprehensive endeavor to surmount barriers

that encumber housing provision, ultimately facilitating an environment conducive to sustainable development.

2.2 The Interplay of Land, Finance, and Housing Development

In the context of Nigeria's housing landscape, understanding the interplay between land availability, financial accessibility, and housing development is paramount. This multifaceted relationship has profound implications for housing demand preferences, shaping individuals' and families' choices to pursue adequate and suitable housing solutions [13]. As a finite resource, land constitutes a foundational element in the housing equation. The availability, location, and affordability of land significantly influence the feasibility of housing development and subsequently impact the types and designs of housing units that cater to the population's diverse needs. Within Nigeria's housing landscape, it's vital to grasp the relationship between land availability, financial accessibility, and housing development. This interconnection deeply influences housing preferences, guiding the decisions of individuals and families as they seek fitting housing solutions. Since land is limited, its availability, location, and cost play a pivotal role in housing endeavors. These factors dictate the feasibility of housing projects and determine the variety and design of homes that meet the population's varied requirements.

Financial accessibility is a cornerstone for achieving housing aspirations [14]. Effective and adaptable financial structures are paramount to close the gap between housing development expenses and individuals' financial reach. Securing mortgages, obtaining loans, and navigating financial systems are pivotal for housing affordability, influencing the demand for diverse housing designs. Notably, the decision by the federal executive council on 31st August 2000, which led to the liquidation of the Federal Mortgage Finance Limited (FMFL) and restructuring of the Federal Mortgage Bank of Nigeria (FMBN), shifted housing finance responsibilities. Now, the Federal Mortgage Bank primarily shoulders housing finance, with other contributors including commercial and merchant banks as well as insurance firms. In a country like Nigeria, where financial inclusion varies and unconventional financing methods are common, understanding the nexus between financial means and housing choices offers essential

insights. This knowledge reveals the challenges and prospects individuals face in their quest for shelter.

Housing development, shaped by both land and financial factors, represents a melding of aspects like urban design, construction methodologies, and governance policies [15]]. The momentum of housing development, propelled by either public or private endeavors, plays a critical role in the variety and abundance of housing choices available to Nigerians. Analyzing how land and finance influence housing strategies offers a clearer picture of whether housing demands are being met. A thorough exploration of these elements highlights the multifaceted challenges in catering to Nigeria's diverse housing requirements. Such an understanding is a steppingstone towards crafting policies that resonate with the ever-evolving need for appropriate and economically viable housing solutions.

2.3 Factors Influencing Housing Demand Preference

Over the years, various factors have influenced housing demands in Nigeria, these factors range from urbanization, location, amenities, affordability, cultural preferences, security, and economic conditions. This study focuses on examining housing demand preference by consumers in Nigeria. Consumers require shelter for themselves, family, businesses, and for various other reasons. Several studies have been carried out in various locations and states in Nigeria to study and analyze the different effects of both individual preferences, government policies are factors that influence these demands [16,17].

2.3.1 Affordability and income

According to [18], affordability whether individuals or households can secure housing without foregoing other basic needs such as food, clothing, transportation, medical care, etc. In many contexts, housing is deemed "affordable" if it costs less than 30% of a household's income. Affordability and income are central to discussions on access to housing, touching on a broad range of social, economic, and political issues. [19,20] expressed that affordable housing from the organized private sector is not available for most Nigerians especially Nigerians that fall between low to medium income earning range and as a result of

this they require assistance for housing. He postulated a mortgage system that would suit better for this set of consumers better and another system he termed the "rent-and-own" option which should be effective for them [21]. The issue of affordability has emerged as a significant concern. This is exemplified by the phenomenon of many modern-built estates standing vacant due to the inability of low-income earners to afford such housing options. In order to establish a truly effective housing strategy, it becomes imperative to shift the focus towards affordable housing solutions [22]. These solutions should prioritize housing options that align with specific income ratios, thereby bridging the gap and ensuring accessibility to housing utilities.

2.3.2 Housing style and type

Over the years, there has been observable difference in the styles of building in Nigeria. These differences are brought about by the preference of the consumers' soles for the purpose the building is needed for, the income of the consumer, and the environment style of the particular area. [23,24] in her research on the classification of Nigerian architecture expressed that the introduction of modern new building materials has influenced the structures and styles of housing we have today. Housing in Nigeria as aforementioned, comes in various styles and forms. The concept of housing style encompasses architectural design, layout, and aesthetic elements that contribute to the overall visual appeal of a residence [25]. Different housing styles, such as colonial, modern, traditional, or minimalist, resonate differently with various demographic segments. For instance, younger generations might lean towards contemporary and minimalist designs, while older generations might prefer more traditional and familiar styles [26,27]. The housing style often reflects the cultural and personal preferences of potential homeowners, guiding their demand toward homes that resonate with their aesthetic sensibilities.

On the other hand, housing type refers to the physical structure and layout of a dwelling. It encompasses options such as single-family homes, townhouses, condominiums, apartments, and more [28]. The choice of housing type is closely intertwined with lifestyle factors, financial considerations, and individual requirements. Families seeking more space and privacy might gravitate towards single-family homes, while

urban dwellers with a preference for convenience might opt for apartments or townhouses closer to city centers [29]. The interplay between housing style and type is intricate, as different housing styles can be adapted to various housing types. For example, a modern architectural style can be integrated into both single-family homes and condominiums. This flexibility allows potential homeowners to align their desired style with their preferred type of dwelling [30].

2.3.3 Amenities and security

Amenities pose a challenge when it comes to housing preferences, consumers seek more convenience and comfort in their living spaces. The availability and proximity to desirable amenities such as recreational facilities, schools, shopping centers, and health care are very crucial [31]. A lack of these essentials at a certain location might deter consumers from purchasing or renting the housing, impacting their preferences for a certain neighborhood. Housing that consists of these amenities will encourage potential consumers. Security is a critical factor that also determines housing preference as it directly affects the consumer's safety and peace of mind. People prefer living in areas with low crime rates and proximity to reliable law enforcement. A secure neighborhood offers a sense of comfort and protection against harm and property vandalism. Gated communities, security systems, well-lit systems, and a strong community watch contribute to the consumer's perspective of safety. Areas lacking these factors will discourage prospective consumers from renting a home there or making a home purchase [32,33].

2.3.4 Urbanization

One of the key drivers of changing housing demand preferences in Nigeria is the ongoing urbanization process. The shift from rural to urban areas has resulted in a surge in demand for urban housing, as people seek better economic opportunities and improved living standards in cities. This shift is influencing the type, size, and location of housing units preferred by Nigerians. Urbanization is massively increasing in Nigeria which has increased the demand for housing among the low, middle, and high-income families in Nigeria. However, as opined by [34], the current housing supply in Nigeria has fallen short of meeting the demand, this has led to different challenges including

house shortage, inadequate infrastructure, and slum proliferation.

The role of affordable housing has played an undeniable influence in promoting the sustainable development of urban settlements [35,36]. Considering the continual inflow of migrants from rural to urban settlements in the quest for better opportunities, the population of these cities continues to increase, and this also has increased the housing demand in Nigeria. Observing the impact of urbanization as it influences housing development [37] expressed that urbanization has mounted pressure on housing demands as well as increased the poverty level of society. All levels of earners will however be affected by this factor as it classifies individuals by their capability and houses that they can afford in the pressured society [38,39]. While reviewing urbanization and urban expansion in Nigeria submitted that the most extensive urban spatial expansion has been observed in four major regions of the country, with massive migration from rural to urban settlement; this area includes.

- Northern migration towards Kano which involves both Northern and Southerners
- Migration to Abuja running towards Jos.
- South-Western migration towards Lagos from Ilorin in the South and toward Akure in the North
- Southern East Conurbation running towards the square of Benin City, Port Harcourt, Calabar, and Enugu.

These urban areas record the highest population in Nigeria with Lagos as the largest followed by Kano, Ibadan, and Port Harcourt respectively [40]. The pressure therein will be on how to satisfy the housing demand in these ever-increasing locations. This urbanization has also elevated the cost of living in these areas as there is competition to satisfy the demands of this population's preferences [41].

3. MATERIALS AND METHODS

The method used include questionnaire, document analysis and field observation.

3.1 Study Area

Ilorin, one of the fastest-growing metropolises in Nigeria, covers an area of approximately 100 km². It is strategically located between the

densely populated southwestern and the sparsely populated middle belt regions of Nigeria. This study focuses on understanding housing demand preferences within this rapidly urbanizing city.

3.2 Study Design

This research employed a mixed-method approach, combining quantitative and qualitative data collection techniques. The methods included a structured survey, document analysis, and field observations to gather comprehensive data on housing preferences in Ilorin.

3.3 Sample and Sampling Technique

A total of 494 respondents were surveyed to obtain a representative sample of Ilorin's population. The respondents were selected using a stratified random sampling technique to ensure representation from different regions of the city: Ilorin East, Ilorin South, and Ilorin West. The sample distribution was proportionate to the population size of these regions, with 97 respondents from Ilorin East, 100 from Ilorin South, and 190 from Ilorin West, reflecting their respective household densities.

3.4 Data Collection

A structured questionnaire was designed to collect data on socioeconomic and demographic characteristics, housing types, income levels, and ownership status. The questionnaire included both closed and open-ended questions to capture detailed responses. Variables such as age, marital status, employment status, official status, estimated monthly income, nativity, years in Ibadan, educational level, and number of income earners were collected. Information on accommodation types, including a room self-contained, 2-bedroom flats, 3-bedroom flats, family compounds, bungalows, and duplexes, was gathered. Ownership status (landlord or tenant) was also recorded. Respondents were asked to report their monthly income in categories ranging from below N20,000 to above N80,000. Relevant documents, including city planning records, housing policies, and previous studies on housing in Ilorin, were reviewed to contextualize survey findings and provide background information. Observations were conducted in different neighborhoods to validate survey responses and gain insights into the actual living conditions and housing types in Ilorin.

3.5 Data Analysis

Quantitative data from the survey were analyzed using descriptive statistics to calculate mean values and standard deviations for the socioeconomic and demographic variables. The distribution of respondents across different housing types, income levels, and ownership statuses was also determined. Data were presented in tables for clarity. Mean and standard deviation values were calculated for variables such as age (mean = 3.39, SD = 1.182), marital status (mean = 2.14, SD = 1.067), employment status (mean = 2.35, SD = 0.903), and estimated monthly income (mean = 2.33, SD = 1.216). The frequency and percentage distribution of different accommodation types and ownership statuses were analyzed. For instance, 42.4% of respondents lived in family compounds, and 65.9% were homeowners. The income levels were categorized and analyzed, showing that 25.3% of respondents earned above N80,000 monthly.

4. RESULTS AND DISCUSSION

Ilorin is one of the fastest growing metropolis in Nigeria occupying an area of about 100 km², it is located between the densely populated southwestern and the sparsely populated middle belt of Nigeria. The result shows housing demand preferences in Ilorin, as examined through a survey of 494 individuals, document analysis, and field observation.

Table 1. Socioeconomic and Demographic Characteristics

Variable	Mean	Standard Deviation (SD)
Respondent's Age	3.39	1.182
Marital Status	2.14	1.067
Employment Status	2.35	0.903
Official Status	0.35	0.724
Estimated Monthly Income	2.33	1.216
Respondent's Native	1.43	0.496
Years in Ibadan	5.36	1.13
Educational Level	2.10	0.600
Income Earners	1.17	0.486

The average age, marital status, and employment status have mean values of 3.39, 2.14, and 2.35, respectively, which suggests middle ranges within their respective categories. Official status has a low mean (0.35), indicating a

significant number of respondents might hold non-official positions. The estimated monthly income average is 2.33, hinting at a moderate-income level across respondents. The mean value for years in Ibadan (5.36) suggests respondents have lived there for a moderate duration. The educational level (2.10) indicates respondents generally have a decent educational background. Income earners per household have a mean of 1.17, indicating just over one income earner per household on average. The standard deviations indicate variability in the responses. High variability (like in estimated monthly income) shows diverse economic backgrounds among respondents.

The total households projected for the three regions as displayed in Table 1, $59,480+61,197+116,556=237,233$. Ilorin West has the largest share of households at 49.1%, nearly half of the total, followed by Ilorin South (25.8%) and Ilorin East (25.1%). Out of the 494 survey respondents, the largest number (190) are from Ilorin West, which aligns with its higher household projection. Ilorin South and East have 100 and 97 respondents, respectively. Most respondents (42.4%) live in family compounds, followed by those in 3-bedroom flats

(16.8%) and a room self-contained (14.2%). Duplexes (6.5%) and 2-bedroom flats (8.3%) are the least common types of accommodation. A significant majority (65.9%) are homeowners, while 33.9% are tenants. The ownership status was not answered by a small fraction (0.3%).

The income distribution is fairly spread out, with the largest group (25.3%) earning above N80,000. The next largest groups earn between N20,000 and N80,000, collectively making up about 66% of respondents.

Ilorin West is the most populous region among the survey respondents, aligning with its larger household projection. Respondents' incomes are varied, with a significant portion earning above N80,000. Family compounds are the most common type of accommodation, followed by 3-bedroom flats and single rooms. A majority are homeowners, indicating a preference or capacity for owning homes. There is moderate diversity in age, marital status, employment, and income levels. Most respondents have been residing in Ibadan for a moderate number of years and possess a reasonable educational background.

Table 2. Regions

Region	Household	Percentage	No. of Residence
Ilorin East	59,480	25.1%	97
Ilorin South	61,197	25.8%	100
Ilorin West	116,556	49.1%	190

Table 3. Accommodation type

Accommodation Type	Frequency	Percentage
A room self-contain	55	14.2%
2-bedroom flat	32	8.3%
3-bedroom flat	65	16.8%
Family compound	164	42.4%
Bungalow	46	11.9%
Duplex	25	6.5%

Table 4. Income

Income Level	Frequency	Percentage
Below N20,000	35	8.0%
N20,000 – N40,000	85	22.0%
N40,000 – N60,000	86	22.2%
N60,000 – N80,000	84	21.7%
Above N80,000	98	25.3%

Table 5. Ownership status

Ownership Status	Frequency	Percentage
Landlord	255	65.9%
Tenant	131	33.9%
Unanswered	1	0.3%

Analysis of the factors influencing the housing demand in different states, reviews that income level and location of housing play a vital factor in the demand for housing in Nigeria [42]. Urbanization and poverty have also been found to be the leading factors pressuring housing demand in major cities of Nigeria. People move from rural settlements to urban areas in search of jobs and better lives but end up congesting the metropolitans which are already suffering from deficit housing. Socioeconomic factors play a pivotal role in shaping housing preferences. Income levels, employment opportunities, and access to credit significantly impact the housing choices of individuals and families [43,44]. This article will explore how variations in income and economic stability affect the demand for housing, from low-income housing solutions to high-end luxury properties.

One of the key drivers of changing housing demand preferences in Nigeria is the ongoing urbanization process. The shift from rural to urban areas has resulted in a surge in demand for urban housing, as people seek better economic opportunities and improved living standards in cities. This shift is influencing the type, size, and location of housing units preferred by Nigerians. Infrastructure development, including transportation networks and public services, plays a critical role in housing demand. Proximity to employment centers, schools, healthcare facilities, and amenities can significantly influence housing choices. This article will investigate the relationship between infrastructure development and housing preferences in Nigerian cities. Government policies and regulations have a profound impact on the housing sector [11,45].

5. CONCLUSION

The dynamics of housing demand preferences in Nigeria are complex and multifaceted. Rapid urbanization, socioeconomic factors, cultural influences, environmental considerations, infrastructure development, and government policies all interact to shape the housing landscape in Ilorin. This findings offers insights into the housing preferences and socioeconomic

profiles of individuals in Nigeria, particularly within the Ilorin regions. As Nigeria continues to grow and urbanize, understanding and adapting to evolving housing demand preferences will be crucial for achieving sustainable and inclusive urban development. Similarly, Nigeria is undergoing rapid urbanization and population growth which directly creates demand for housing. The level of low and middle-income earners is high, inclusive of this urbanization has contributed greatly to housing demand. Some observed challenges facing housing marketing include affordability and inadequate infrastructure. The preference of consumers at this rate is however tied to their affordability, proximity to essentials, and amenities. This research underscores the importance of government policies related to land tenure, housing finance, and urban planning in shaping housing demand. The study concludes that a comprehensive understanding of these socioeconomic factors and targeted policy interventions are crucial for addressing the housing challenges in Ilorin and similar urban centers across Nigeria. Insights from this study contribute to the broader discourse on urbanization and housing demand, providing valuable information for urban planners, and stakeholders in the housing sector.

6. LIMITATION OF THE STUDY

The study's limitations include potential biases in self-reported data and the exclusion of transient populations. Additionally, the focus on Ilorin limits the generalizability of the findings to other Nigerian cities. Future research could expand to include multiple urban areas for a more comprehensive analysis of housing demand preferences in Nigeria. By employing a robust methodological framework, this study aims to provide valuable insights into the factors influencing housing demand in Ilorin, contributing to the broader discourse on urbanization and housing in Nigeria.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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